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# Training Factors for Transfer Performance: The Mediating Role of Learning Performance

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## Abstract

**Purpose:** This paper aims to identify the current status of training factors in Banking sectors and to examine the mediating effect of learning performance on the relationship between training factors and transfer performance.

**Design/methodology/approach:** This study followed the positivist epistemology. Following a descriptive and casual research design, we collected the data at two different points in time with the same respondents. Responses were collected on a stratified basis.

**Findings:** The findings indicate the significant mediating role of learning performance in training factors (i.e. self-efficacy, trainee motivation, training content, trainer's characteristics, supervisors support and continuous learning culture) and transfer performance relationship.

**Practical implication:** The banking sector could be in the best position by identifying the dominant factor for transfer performance. Furthermore, this study helps decision-makers decide efficiently by identifying the root causes of performance transfer. Trainers having adequate knowledge and supervisor support could make the training content interesting, practical and valuable for better job performance. Banking sectors could identify the important motivation factors like intrinsic/extrinsic rewards, career-focused training, and necessary materials needed for training which are the root causes of transfer performance.

**Keywords:** Self-efficacy, Training motivation, Training content, Trainer's characteristics, Supervisor support, Continuous learning culture, Learning performance, Transfer performance

**Paper type:** Research paper

# Introduction

Training is an instructional design for trainees to impart knowledge, skills, and attitudes (KSAs) required to perform a job (Cannon-Bowers, Tannenbaum, Salas, & Converse, 1991). Training started in the eighteenth century through apprenticeship training (Werner & DeSimone, 2016). Owners of the furniture, clothing and shoe shops hired the workers and trained them or developed the KSAs by watching the owners. Since then, training has been an important subject of research. However, the article on training and development was first published in the *Journal of Applied Psychology* in 1918 (Bell, Tannenbaum, Ford, Noe, & Kraiger, 2017). More specifically, transfer performance gained importance after the publication of Baldwin and Ford (1988). Trainees effectively and efficiently apply what they learned (KSAs) in training back to their workplace (Broad & Newstrom, 1992; Holton III & Baldwin, 2003). Previous studies have identified various root causes (antecedents) for transfer performance, for instance, organizational culture (Gautam & Basnet, 2020; Sabir et al., 2019; Simosi, 2012), leader-member exchange (Scaduto, Lindsay, & Chiaburu, 2008), supervisor support (Chiaburu & Tekleab, 2005), continuous learning culture (Chiaburu & Tekleab, 2005; Wangchuk & Wetprasit, 2019), self-efficacy (El-Said, Al Hajri, & Smith, 2020; Simosi, 2012; Singh, 2017), among others. Among various predictors, some of the important antecedents of transfer performance are self-efficacy (Ability), trainee motivation, training content, trainer's characteristics, supervisor support, continuous learning culture and learning performance (Lim, Lee, & Nam, 2007; Wangchuk & Wetprasit, 2019). These studies found various direct and mediation effects in the hotel and electronic sectors. In this study, the researchers test those relationships in the banking sector of Nepal because they hugely invest in training every year. For example, in 2017, Nabil Bank Limited [NBL] (2017) spent Nepalese Rupee (NPR) 10, 360, 820 in the fiscal year 2016- 17 as compared to NPR 5, 444, 033 in the previous fiscal year as training expenses. Similarly in 2017, Nepal SBI Bank Limited [NSBL] spent NPR 10, 930, 273 in the fiscal year 2016-17 as compared to NPR 7, 977, 359 in the fiscal year 2015-16 as training expenses. From the evidence, the budget for training is increasing every year in the banking sector, but the transfer performance of the employees is questionable. From the above premises, the key research question for this study is: How do training factors affect learning and transfer performance? More specifically, this paper aims to identify the current status of training factors in the banking sector of Nepal and to examine the mediating role of learning performance on the relationship between training factors and transfer performance.

This paper comprises a literature review, research methodology, data analysis and results, discussions, and conclusion and recommendation in the following sections.

# Review of Literature

## *Self-efficacy*

Bandura (2010, p.1) defined self-efficacy as "people's beliefs about their capabilities to produce design levels of performance that exercise influence over events that affect their lives". It relates to how people feel, think, motivate, and behave. Moreover, a person with high self-efficacy sets challenging goals, commits to the goals, and quickly recovers his/her self-efficacy after failures (Bandura, 2010). This connects to the social cognitive theory that claims one's cognition motivates his/her behaviours (Simosi, 2012). Researchers found that self-efficacy contributed to training outcomes (El-Said et al., 2020; Simosi, 2012; Wangchuk & Wetprasit, 2019). Hence, it is one of the key components of transfer performance.

## *Trainee motivation*

Trainee motivation is the degree of desire to improve his/her performance through training (Robinson as cited in Lim, Lee, & Nam, 2007) . Research indicates that trainee motivation is essential for transfer

performance (El-Said et al., 2020; van der Locht, van Dam, & Chiaburu, 2013). One can fulfil the training objectives if employees actively participate in the training. Hence, organizations must identify the factors that motivate employees. The motivation factors could be intrinsic/extrinsic reward; training need analysis before training design, career-focused training, and necessary materials needed for training.

## *Training content*

Training content is one of the essential factors of transfer performance because it consists of information, knowledge, and skills required to perform a job (Wangchuk & Wetprasit, 2019). Tracey (1992) mentioned that one should develop the training content based on the objectives of the training program. In addition, the performance objectives, which is a detailed explanation of what employees can do in the workplace after completing the training program, can also determine the content (Lee, 1998). Building on the above premises, if training content matches the need of the employees and aligns with the job requirement, then only the training content is valid. Moreover, it should be interesting and well-organized for transfer performance.

## *Trainer's characteristics*

A trainer is important for an effective training program (Wangchuk & Wetprasit, 2019). His/ her knowledge, skills and attitudes can determine the trainee's motivation and learning performance that predicts training effectiveness. Qualified trainers successfully use the strategies and resources for training programs (Tracey, 1992). Consequently, their delivery becomes meaningful for the trainees (Lee, 1998).

## *Supervisor support*

Supervisor support refers "to situations in which supervisors reinforce the use of learning on the job" (Russ-Eft, 2002, p. 48). Other research indicated inconsistent results between supervisor support and training outcomes. For instance, some research found a positive relationship between supervisor support and transfer performance (Lim et al., 2007; Taylor, 1992; Wangchuk & Wetprasit, 2019). In contrast, some research found a negative relationship between supervisor support and training outcomes (Facteau, Dobbins, Russell, Ladd, & Kudisch, 1995; Velada, Caetano, Michel, Lyons, & Kavanagh, 2007). Hence, further research is required to establish the relationship between supervisor support and training outcomes.

## *Learning performance*

Learning performance refers to what degree the trainees learn and improve through the training program in terms of knowledge, skills and attitude for the job task (Lim et al., 2007, p. 29). Learning performance could be the ultimate goal of the trainees, and training factors like self-efficacy, motivation, training content, trainer's characteristics, supervisor support, and continuous learning culture contributed to transfer performance (Lim et al., 2007; Schindler & Burkholder, 2016; Wangchuk & Wetprasit, 2019; Xiao, 1996).

## *Transfer performance*

Transfer performance refers to "how well the trainees applied what they learned in training to their job tasks" (Lim et al., 2007, p. 29). Learning performance is the primary, and transfer performance is the ultimate goal of the training (El-Said et al., 2020; Lim et al., 2007; Wangchuk & Wetprasit, 2019). Baldwin and Ford (1988) explained that generalisation and maintenance are transfer conditions. Moreover, different authors developed various scales to measure transfer performance (Rouiller & Goldstein, 1993; Tesluk, Farr, Mathieu, & Vance, 1995; Xiao, 1996).

## *Theories*

Expectancy theory (Vroom, 1964), a theory of planned behaviour (Ajzen, 1991), and the transfer of training model (Baldwin & Ford, 1988) are the theoretical grounds for this study. For the first time, Baldwin and Ford (1988) outlined the framework of the transfer of training model, which indicated the dimensions of trainee characteristics, training design and work environment as the antecedents of learning and transfer conditions. This study asserts that the following training factors: Self-efficacy, trainee motivation, training content, trainer's characteristics, supervisor support and continuous learning culture lead to learning performance to transfer a specific performance based on expectancy, planned behavior theory and training of transfer model . Employees who have treated well from trainers and supervisors, better training environment and motivation may have strong relationship with learning performance, and leads to transfer performance.

Building upon the previous studies and supporting theories, this study identifies the six crucial dimensions of training factors. Further, to get the answer to the research question, we developed probable hypotheses in the following sections:

**Learning performance mediates the relationship between self-efficacy and transfer performance**

Some research has claimed self-efficacy positively affects transfer performance (Simosi, 2012; Wangchuk & Wetprasit, 2019). Lim et al. (2007) and Singh (2017), on the other hand, found no relationship between self-efficacy and transfer performance. Hence, the results of previous studies are inconsistent. Thus, this research investigates whether self-efficacy is directly related to transfer performance or mediated via some other variables. Moreover, some prior research has found that learning performance completely mediates the relationship between self-efficacy and transfer performance (Awais Bhatti, Ali, Mohd Isa, & Mohamed Battour, 2014; Lim et al., 2007; Wangchuk & Wetprasit, 2019). On these premises, the researchers hypothesize the following:

*H1: The relationship between self-efficacy and transfer performance is mediated by learning performance.*

**Learning performance mediates the relationship between trainee motivation and transfer performance**

Some research found that motivation to transfer fully mediates the relationship between motivation and transfer performance (van der Locht et al., 2013). In contrast, some other research found no mediation effect of learning performance on the relationship between trainee motivation and transfer performance (Wangchuk & Wetprasit, 2019). Therefore, further research is required to look at the relationship in a different context. The researchers assume that trainee motivation leads to learning performance, ultimately increasing transfer performance. Thus, the researchers hypothesize:

*H2: The relationship between trainee motivation and transfer performance is mediated by learning performance.*

**Learning performance mediates the relationship between training content and transfer performance**

Several studies reported a direct relationship between training content and transfer performance (Lim et al., 2007; Singh, 2017; Wangchuk & Wetprasit, 2019) and a significant positive relationship between learning performance and transfer performance (El-Said et al., 2020; Lim et al., 2007; Wangchuk & Wetprasit, 2019). Moreover, Wangchuk and Wetprasit (2019) found partial mediation by learning performance in the relationship between training content and transfer performance. From these premises, we assumed that learning performance has a mediating effect between training content – transfer performance relationships. On this ground, the researchers hypothesize:

*H3: The relationship between training content and transfer performance is mediated by learning performance.*

**Learning performance mediates the relationship between the trainer's characteristics and transfer performance**

Wangchuk and Wetprasit (2019) found that learning performance does not mediate the trainers' characteristics–transfer performance relationship. The finding of Wangchuk and Wetprasit (2019) might indicate that trainers are not knowledgeable enough or cannot explain difficult concepts well. In this study, trainer characteristics (concerning the training program) are related to the trainer's competence, teaching methods, encouraging skills, and explaining complex concepts simply. In this regard, researchers assume that competent, helpful trainers can contributed to trainee's learning performance which directly affect transfer performance. Thus, the hypothesis to be tested in this study is:

*H4: The relationship between the trainer's characteristics and transfer performance is mediated by learning performance.*

**Learning performance mediates the relationship between supervisor support and transfer performance**

Chiaburu and Tekleab (2005) reported that we could not establish a mediation effect of training motivation between supervisor support and training transfer, and training motivation and training transfer. However, on the other hand, Scaduto et al. (2008) claimed that training motivation fully mediated the relationship between leadership member exchange (one of the elements of social support) and training transfer. Further, Wangchuk and Wetprasit (2019) found partial mediation on the relationship between support and transfer performance by learning performance. Hence, there is an inconsistent result found in the previous studies. The researchers assume that the supervisors' opportunities encourage employees to learn better, ultimately increasing the transfer performance. On this ground, the researchers hypothesize:

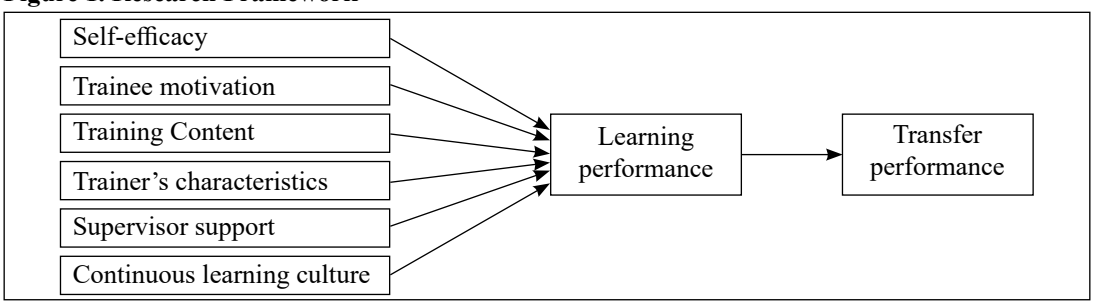
*H5: The relationship between supervisor support and transfer performance is mediated by learning performance.*

**Learning performance mediates the relationship between continuous learning culture and transfer performance**

There are inconsistent findings among various studies to test the mediating effect of learning performance on the relationship between continuous learning culture and transfer performance. Wangchuk and Wetprasit (2019) found the complete mediation of learning performance on the relationship between continuous learning culture and transfer performance. In contrast, Gautam and Basnet (2020) and Chiaburu and Tekleab (2005) found partial and no mediation, respectively. Therefore, the researchers assume that organizational encouragement, self-development activities and the organisation's learning culture improve employees' attitudes, skills, and knowledge. Training thereby increases the work performance of employees. Hence, the researchers posit the following hypothesis:

*H6: The relationship between continuous learning culture and transfer performance is mediated by learning performance.*

**Figure 1. Research Framework**




*Source: Wangchuk & Wetprasit (2018)*

# Research Methodology

This study followed the positivist research approach. Within a descriptive and causal research design, we collected the data at two points of time in the study. More specifically, the respondents were asked to rate the antecedents and mediator variables at time one, and the same respondents were selected to rate the dependent variables after one month to decrease the rate of common method bias as suggested by Podsakoff, MacKenzie, Lee, and Podsakoff (2003). Further, self-administered close-ended questionnaires were collected from the respondents.

# Population and sample design

Only those commercial banks that have never been part of mergers or/and acquisitions were selected for this study. In Nepal, there are altogether 27 commercial banks. Out of 27 banks, eight banks have never been part of mergers or/ and acquisitions. They are Agriculture Development Bank Limited., Everest Bank Limited, Himalayan Bank Limited, Nabil Bank Limited, Nepal Bank Limited, Nepal SBI Bank Limited, Standard Chartered Bank Limited and Rashtriya Banijya Bank Limited. Among those eight banks, we selected six banks through the lottery method. Those selected banks were Agriculture Development Bank Limited, Everest Bank Limited, Nabil Bank Limited, Nepal Bank Limited, Nepal SBI Bank Limited and Rashtriya Banijya Bank Limited.

We used a probability sampling technique for analyzing regression. Hence, we used the lottery method for this study. Moreover, the training completion period should be more than six months to participate in this study. The researchers only selected the permanent assistant-level employees of head offices because banks' head office staff participated in most of the training provided by banks. The total number of assistant-level employees in six banks is 1382. Researchers designed different rules of thumb and techniques to determine the sample size. In this study, the researchers have used a 5 to 1 subject-to-predictor ratio, as suggested by Cohen (as cited in Green (1991). In this study, there are seven predictors. Hence, a minimum of 35 respondents were necessary for conducting this research. To get a minimum of 35 respondents, we distributed 60 questionnaires on a stratified basis, i.e. ten questionnaires to each bank.

**Table 1 Questionnaires response rates (N=52)**

| Banks | Sent out | Returned | Usable |
|---|---|---|---|
| Agriculture Development Bank Limited | 10 | 8 | 8 |
| Everest Bank Limited | 10 | 10 | 10 |
| Nabil Bank Limited | 10 | 9 | 8 |
| Nepal Bank Limited | 10 | 9 | 9 |
| Nepal SBI Bank Limited | 10 | 10 | 8 |
| Rastriya Banijya Bank Limited | 10 | 9 | 9 |

# Measures

We adopted the questionnaires developed by Wangchuk and Wetprasit (2019) for this study. The questionnaire contained questions on trainee motivation (3 items), self-efficacy (2 items), training content (4 items), trainer's characteristics (3 items), supervisor support (3 items), continuous learning culture (3 items), learning performance (5 items) and transfer performance (4 items). The questionnaire was on 5-point Likert scale. Prior research found that all the variables used in this study were reliable and valid (Wangchuk & Wetprasit, 2019); hence, from the previous studies' empirical evidence, the variables were valid for this study.

# Data Analysis and Results

First, we determined respondent characteristics, followed by reliability. Secondly, skewness and kurtosis were analyzed. Thirdly, this study presents correlation coefficients and hierarchical regression analyses of the study variables. We used descriptive and inferential statistics to analyse data to get the answer to the research question by testing stated hypotheses.

# Respondent characteristics

In this study, 60 questionnaires were distributed. Out of 60 responses, 52 were used for further analysis. Moreover, only bank assistant-level employees were requested to complete the questionnaires. There were 31 males (59.6 per cent) and 21 females (40.4 per cent) under the four groups i.e., under 25, n=36; 25- 35, n=14; 36- 45, n=1; 46-55, n=1). Regarding educational qualifications, 3.8 per cent of respondents passed the School Leaving Certificate (SLC) Examination, 26.9 per cent completed higher secondary education, 57.7 per cent hold degrees of graduation and the remaining respondents had master's degrees.

# Reliability analysis

Before causal analysis, we checked the scale for its reliability. As Nunnally (1978) suggested, the minimum cut-off point of Cronbach alpha(α) is 0.70. In this present study, as shown in Table 2, the alpha values range from .853 to .949, indicating that the scales used in this study were reliable for further analysis.

**Table 2 Value of Cronbach Alpha for Different Instruments**

| Instrument | No. of items | Cronbach alpha |
|---|---|---|
| Trainee motivation | 3 | .853 |
| Self-efficacy | 2 | .878 |
| Training content | 4 | .868 |
| Training characteristics | 3 | .934 |
| Supervisor support | 3 | .882 |
| Continuous learning culture | 3 | .935 |
| Learning performance | 5 | .949 |
| Transfer performance | 4 | .939 |

*Source: Survey, 2020*

# Descriptive statistics

We collected the responses on a five-point Likert scale. Respondents rated a minimum of 1 and a maximum of 5 in all the variables. Kline (1998) suggested the threshold values for skewness is ±3 and kurtosis is ±10. This study shows that the obtained skewness and kurtosis values were within the range, i.e., training motivation (-1.150, 2.032), self-efficacy (-1.240, 2.171), training content (-1.445, 4.139), training characteristics (-1.126, 2.045), supervisor support (-1.296, 2.742), continuous learning culture (-.985, 1.755), learning performance (-1.510, 3.229) and transfer performance (-1.452, 3.229). These ranges indicate the normal distribution of the data.

**Relationship among training factors, learning performance and transfer performance**

The Pearson coefficients of correlation between training factors, learning performance and transfer performance are presented in Table 3. The 2- tailed test values indicate that all the dimensions were positive and significant. It suggests that the relationship among training factors, learning performance, and transfer performance are statistically significant, indicating that antecedents, mediator and outcome variable relations fulfil the criteria for robust test, i.e. hierarchical regression analysis.

**Table 3 Means, standard deviations, and correlations**

| Dimensions | Mean | SD | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1. Trainee motivation | 3.98 | .861 | 1 | | | | | | | |
| 2. Self-efficacy | 3.84 | .899 | .821** | 1 | | | | | | |
| 3. Training content | 3.77 | .800 | .731** | .822** | 1 | | | | | |
| 4. Training characteristics | 3.72 | .889 | .804** | .815** | .837** | 1 | | | | |
| 5. Supervisor support | 3.77 | .852 | .780** | .865** | .886** | .836** | 1 | | | |
| 6. Continuous learning culture | 3.79 | .912 | .690** | .792** | .855** | .790** | .917** | 1 | | |
| 7. Learning performance | 3.93 | .872 | .781** | .880** | .858** | .834** | .874** | .882** | 1 | |
| 8. Trasfer performance | 3.96 | .881 | .749** | .811** | .805** | .758** | .853** | .862** | .923** | 1 |
| Note. ** Correlation is significant at p<0.01 level (2 – tailed) | | | | | | | | | | |

*Source: Survey, 2020*

# Hierarchical regression analysis

A t-test and one-way ANOVA test for demographic variables were conducted for hierarchical regression analysis, and a correlation test was examined among different variables. In the present study, an independent t-test for gender and one-way – ANOVA for age and qualification have been done to determine whether there is a statistically significant difference between the means of two or more unrelated sub-groups. The result indicates no statistically significant difference in gender, age and qualification on the dependent variable (i.e. transfer performance). Incorporating demographic variables as a control variable in the hierarchical regression analysis is not necessary. Hence, the outputs of the t-test and one-way ANOVA have not been presented in this study. Moreover, correlation analysis is required to determine whether or not the relationships among variables are robust enough for hierarchical regression analysis. In his connection, the correction result shows that all the relationships were significant, suggesting that all the presented hypotheses qualify for regression analysis.

# Mediating effect of learning performance on self-efficacy and transfer performance

Initially, transfer performance was regressed on self-efficacy to examine the mediating effect. The result showed that the model was significant ($F=96.036$, $p<0.001$) and the effect of self-efficacy on transfer performance was positively significant ($\beta=.811$, $p<0.001$). Further, learning performance was introduced positively significant with transfer performance. However, the effect of self-efficacy on transfer performance was insignificant after introducing a mediator, which indicates that learning performance fully mediates the relationship between self-efficacy and transfer performance. Hence, the result provides full support for H1.

**Table 4 Mediating effect of learning performance on self-efficacy and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Self-efficacy** | .811*** | -.007 |
| **Learning performance** | | .929*** |
| **$\Delta R^2$** | .658 | .195 |
| **F** | 96.036*** | 141.463*** |
| **$R^2$** | | .852 |

*Source: Survey, 2020*

## Mediating effect of learning performance on trainee motivation and transfer performance

Table 5 shows that trainee motivation had a significant positive relationship with transfer performance, as shown in step 1β (β=.749, p<0.001; F=63.977, p<0.001). Moreover, after introducing learning performance which was significant in step 2., the data represent that the effect of trainee motivation on transfer performance was insignificant. Therefore, the insignificant coefficient of trainee motivation concludes that learning performance fully mediates the relationship between trainee motivation and transfer performance. Hence, H2 is fully supported.

**Table 5 Mediating effect of learning performance on trainee Motivation and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Trainee motivation** | .749*** | .073 |
| **Learning performance** | | .866*** |
| **$\Delta R^2$** | .561 | .293 |
| **F** | 63.977*** | 143.822*** |
| **$R^2$** | | .854 |

*Source: Survey, 2020*

## Mediating effect of learning performance on training content and transfer performance

Training content had a significant and positive relationship with transfer performance, as shown in step 1 (Table 6). Further, the model was significant as its significant value is less than 0.001 (F=91.760). Moreover, the relationship between training content and transfer performance was insignificant in step 2 after introducing the mediator (i.e. learning performance). Hence, the relationship between training content and transfer performance is fully mediated by learning performance. Therefore, H3 is supported.

**Table 6 Mediating effect of learning performance on training content and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Training content** | .825*** | .047 |
| **Learning performance** | | .883*** |
| **$\Delta R^2$** | .647 | .206 |
| **F** | 91.760*** | 142.113*** |
| **$R^2$** | | .853 |

*Source: Survey, 2020*

## Mediating effect of learning performance on trainer's characteristics and transfer performance

Similar to the previous finding, Table 7 result indicates that learning performance fully mediates the relationship between the trainer's characteristics and transfer performance using the four steps of Baron and Kenny's (1986) method. Hence, H4 is supported.

**Table 7 Mediating effect of learning performance on trainer's characteristics and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Trainer's characteristics** | .758*** | -.040 |
| **Learning performance** | | .957*** |
| **$\Delta R^2$** | .575 | .278 |
| **F** | 67.547*** | 142.005*** |
| **$R^2$** | | .853 |

*Source: Survey, 2020*

## Mediating effect of learning performance on supervisor support and transfer performance

The result indicated that the model was fit, and the relationship between supervisor support and transfer performance was significant and positive, as shown in step 1 ($F=133.459$, $p<0.001$; $\beta=.853$, $p<0.001$). Moreover, step 2 indicates that the relationship between supervisor support and transfer performance was insignificant ($\beta=.195$, n.s) while introducing the mediator (learning performance) ($\beta=.753$, $p<0.001$). Therefore, learning performance fully mediates the relationship between supervisor support and transfer performance. Hence, the result provides full support for H5.

**Table 8 Mediating effect of learning performance on supervisor support and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Supervisor support** | .853*** | .195 |
| **Learning performance** | | .753*** |
| **$\Delta R^2$** | .727 | .134 |
| **F** | 133.459*** | 152.148*** |
| **$R^2$** | | .861 |

*Source: Survey, 2020*

## Mediating effect of learning performance on continuous learning culture and transfer performance

Table 9 shows that the model was fit (Step 1: $F=145.2$, $p<0.001$; Step 2: $F=154.1$, $p<0.001$). Moreover, the effect of continuous learning culture on transfer performance was significant and positive in step 1 ($\beta=.862$, $p<0.001$). Further, the indirect effect of continuous learning culture on transfer performance was fully supported ($\beta=.217$, n.s) after introducing the learning performance ($\beta=.217$, $p<0.001$). Hence, the hypothesis H6 is supported

**Table 9 Mediating effect of learning performance on continuous learning culture and transfer performance**

| | Transfer performance | |
|---|---|---|
| | Step 1 β | Step 2 β |
| **Continuous learning culture** | .862*** | .217 |
| **Learning performance** | | .732*** |
| **$\Delta R^2$** | .744 | .119 |
| **F** | 145.2*** | 154.1*** |
| **$R^2$** | | .929 |

*Source: Survey, 2020*

# Summary of hypothesis testing results

Based on the finding of hierarchical regression analyses, all the presented hypotheses are fully supported, summarized in Table 10.

**Table 10 Summary of hypothesis Testing Results**

| Hypotheses | Independent variable | Dependent variable | Mediating variable | Finding |
|---|---|---|---|---|
| H1 | Self-efficacy | Transfer performance | Learning performance | Supported |
| H2 | Trainee motivation | Transfer performance | Learning performance | Supported |
| H3 | Training content | Transfer performance | Learning performance | Supported |
| H4 | Trainer's characteristics | Transfer performance | Learning performance | Supported |
| H5 | Supervisor support | Transfer performance | Learning performance | Supported |
| H6 | Continuous learning culture | Transfer performance | Learning performance | Supported |

# Discussions

This study aimed to examine the mediating effect of learning performance on the relationship between the dimensions of training factors and transfer performance. Moreover, the finding of this study shows that all the hypotheses were fully supported.

The study shows that learning performance mediates the relationship between self-efficacy and transfer performance which is aligned with previous studies (Awais Bhatti et al., 2014; Lim et al., 2007; Wangchuk & Wetprasit, 2019). The finding of this study indicates that employees who have confidence in their capability can learn more and also improve their skills and knowledge. Thereby, they can implement new ways, skills, and knowledge in their workplace.

One of the major findings of this study is that learning performance fully mediates the relationship between trainee motivation and transfer performance which is, as earlier noted, consistent with the finding of van der Locht et al. (2013). However, the result contradicts Wangchuk and Wetprasit's (2019) finding. One of the possible reasons for fully supporting hypothesis H3 is that learning performance occurs if employees are motivated to learn, which will lead to transfer performance. Moreover, trainees with high motivation to learn are likely to develop competencies and take on challenging tasks (Chiaburu, Van Dam, & Hutchins, 2010), which appears to be predicted transfer performance.

As expected, this present study postulates that learning performance fully mediates the relationship between training content and transfer performance. It is partially similar to the finding of Wangchuk and Wetprasit's (2019) research that found that the relationship between training content and training

performance is partially mediated by learning performance. The finding of this study indicates that interesting, well-organized and relevant workplace training content tends to increase employees' skills and knowledge for better job performance.

Similar to the previous result, this study posits that learning performance mediates the relationship between trainers' characteristics and transfer performance which is not aligned with the find of Wangchuk and Wetprasit (2019). This study supports hypothesis H4. The reason for supporting this hypothesis could be that a friendly, helpful, and experienced trainer helps trainees learn new methods and techniques, thereby enhancing transfer performance.

This study shows that learning performance fully mediates the effect of supervisor support on transfer performance. This finding aligns with earlier studies (Awais Bhatti et al., 2014; Scaduto et al., 2008; Schindler & Burkholder, 2016). Supervisors' help and support increase performance learning and, finally, lead to increased transfer performance. However, on the other hand, some studies showed partial support (Wangchuk & Wetprasit, 2019) and no support for the notion (Chiaburu & Tekleab, 2005).

The results posit that transfer performance appears to be predicted by continuous learning culture indirectly through learning performance. The studied hypothesis aligns with the previous study (Wangchuk & Wetprasit, 2019). In contrast, the finding of this study is partially aligned (Gautam & Basnet, 2020) and not aligned (Chiaburu & Tekleab, 2005) with other studies. The study's finding suggests that motivation and encouragement for training program leads to improved employees' knowledge/skills that ultimately help to transfer learned competencies back to their workplace.

The summary of the current and previous studies are shown in Table 11.

**Table 11 Link of this study with previous studies**

| Previous studies and their conclusions | | Conclusions of this study |
|---|---|---|
| **Authors** | **Conclusions** | |
| Awais Bhatti et al. (2014); Wangchuk and Wetprasit (2019); Lim et al. (2007) | LP fully mediates SE – TP relationship. | Consistent result. LP fully mediates SE – TP relationship. |
| Wangchuk and Wetprasit (2019) | LP does not mediate TM - TP relationship. | Inconsistent result. LP fully mediates TM - TP relationship |
| van der Locht et al. (2013) | Motivation to transfer fully mediates the relationship between motivation to learn and TT. | Consistent result. |
| Wangchuk and Wetprasit (2019) | LP partially mediates TC- TP relationship. | Partially consistent result. LP fully mediates TC- TP relationship. |
| Wangchuk and Wetprasit (2019) | LP does not mediate TCH - TP relationship. | Inconsistent result. LP fully mediates TCH – TP relationship. |
| Wangchuk and Wetprasit (2019) | LP partially mediates SS - TP relationship. | Partially consistent result. LP fully mediates SS - TP relationship. |
| Chiaburu and Tekleab (2005) | Training motivation does not mediate the relationship between supervisor support and training transfer. | Inconsistent result. |

| Previous studies and their conclusions | | Conclusions of this study |
|---|---|---|
| **Authors** | **Conclusions** | |
| Awais Bhatti et al. (2014); Schindler and Burkholder (2016); Scaduto et al. (2008) | Transfer motivation mediates SS - TT relationship. | Consistent result. |
| Reinhold, Gegenfurtner, and Lewalter (2018) | Transfer motivation does not mediate SS - TT relationship. | Inconsistent result. LP fully mediates SS – TP relationship |
| Wangchuk and Wetprasit (2019) | LP fully mediates CLC - TP relationship. | Consistent result. LP fully mediates CLC – TP relationship. |
| Gautam and Basnet (2020) | Motivation to training transfer partially mediates the dimensions of organizational culture and TT. | Partially consistent result. |
| Chiaburu and Tekleab (2005) | Training motivation does not mediate the relationship between CLC and TT. | Inconsistent result. |

*Note. SE: Self-efficacy, TM: Trainee Motivation, TC: Training Content, TCH: Trainer's characteristics, SS: Supervisor support, CLC: Continuous learning culture, TT: Training Transfer.*

The findings of the study have implications for practitioners and researchers. The practical implication and future courses are discussed in detail in the following sections.

# Conclusion and Recommendation

With the help of the finding of this study, the banking sector could be in a better position by identifying the dominant factors for transfer performance. Furthermore, it also helps to make future decision making by identifying the root cause of performance transfer. Various types of soft skill training (stress management, time management, emotional intelligence, and workplace spirituality) can enhance self-efficacy (confidence), ultimately increasing transfer performance. Organizations can perform Training Need Analysis to make the training content interesting, practical and useful for better job performance. Banking sectors could identify the important motivation factors like intrinsic/extrinsic reward, career-focused training, and necessary materials needed for training which are the root causes of transfer performance. Trainers having adequate knowledge, skills, and friendly behaviour are some of the essential components for an effective training program (Tracey, 1992) which ultimately leads to transfer performance.

This study was conducted in the banking sector. Wangchuk and Wetprasit (2019) conducted similar research in the hotel sector. Moreover, Lim et al. (2007) conducted on corporate sectors employees (i.e. Samsung, Hyundai, and LG) who have taken online training. Thus, future researchers could examine the present study in different industries to generalise in other sectors. In this study, data were collected from the same respondents, who could be biased. Hence, a future researcher might ask about the dependent variable (i.e. transfer performance) to the supervisor to reduce common method bias. Moreover, the transfer performance information might be collected from same respondents in different time periods to validate the present study. The future researcher might incorporate a motivation to learn as a mediator in the relationship between training factors and learning performance. Moreover, a serial mediator could be done by incorporating transfer factors (independent variable), motivation to learn (1st mediator), learning performance (2nd mediator) and transfer performance (dependent variable). In addition, we can incorporate possible moderators (i.e. self-efficacy, training reaction, supervisor support) into the training factors – transfer performance relationship.

# Conflict of Interest

There is no conflict of interest while preparing this paper.

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